

## ABSTRACT OF THE DISCLOSURE

An apparatus and method for providing financial information and/or investment information, including a receiver for receiving a request to receive notification regarding a factor along with information regarding how the factor can or may affect at least one of a financial or investment security, instrument, commodity, product, service, foreign exchange rate, interest rate, index, measure, derivative, and/or contract, a processor for detecting at least one of a state of, a change in state of, a change in value of, and a percent change in value of, the factor, and generating at least one of a notification signal, a notification message, and a report, containing information responsive to the request, and a transmitter for transmitting the at least one of notification signal, notification message, and report, to a communication device associated with the requesting individual.